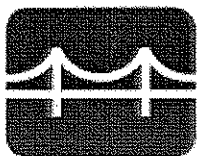


EXHIBIT D



Bay Area Credit Service

August 28, 2013

Ms. Regina Boston
1220 Ballina Way
Charlotte, NC 26214-7157

ACCOUNT DETAIL	
Original Creditor:	AT&T – North Carolina
Current Creditor:	AT&T – North Carolina
BACS Account Number:	92621222
Client Reference Number:	704 399-7825 466
Principal Amount:	64.69
Interest Amount:	0.00
Contractual Collection Fee:	0.00
Total:	64.69

Dear Ms. Boston:

I am in receipt of your letter received August 5, 2013 requesting validation.

A review of our files indicates this office received a collection account from our client, AT&T – North Carolina on July 5, 2013 for account number ending in 7825, in the amount of \$64.69 for a Regina Boston with a contact address of 1220 Ballina Way Charlotte, NC 28214. Enclosed is a copy of the final billing on this account.

Upon receipt of your correspondence, this account was placed in disputed status; if Bay Area Credit Service credit reported this account, Equifax, TransUnion and Experian have been notified of this disputed status and will place their reports as disputed. Please understand it may take 30-90 days for the credit bureaus to update their files and this is beyond our control. You have 30 days to respond before collection efforts will resume.

We hope this answers your inquiry to your satisfaction. If you have any additional questions or require any further information regarding our response, please do not hesitate to contact our offices.

Sincerely,

Bay Area Credit Service
1-800-214-5291
Office Hours: 8am to 9pm Monday – Friday
8am to 2pm Saturday

Enclosures: April thru June 2013 duplicate bills.

PLEASE SEE SECOND PAGE FOR IMPORTANT CONSUMER RIGHTS.

**This communication is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.**

Bay Area Credit Service
1000 Abernathy Road NE, Suite 195
Atlanta, GA 30328

Office: 678-229-5010
Fax: 770-698-0221

CALIFORNIA NOTICE: THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 9 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV <HTTP://WWW.FTC.GOV/> .

EL STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE QUE, EXCEPTO BAJO CIRCUNSTANCIAS INUSUALES COBRADORES NO RUEDEN CONTACTARLE ANTES DE LAS 8AM O DESPUES DE LAS 9PM ELLOS NO PODRAN MOLESTARLO USANDO AMENAZAS DE VIOLENCIA O ARRESTO O USAR LENGUAJE OBSENO. COBRADORES NO PODRAN USAR DECLARACIONES FALSAS O ENGANOSAS O LLAMARLO A SU TRABAJO SI ELLOS SABEN O TIENEN RAZON DE SABER QUE USTED NO PUEDE RECIBIR LLAMADAS PERSONALES AHI. MAYORIA MAS DE LAS VECES COBRADORES NO PODRAN DECIRLE A OTRA PERSONA ACERCA DE SU DEUDA. COBRADORES PUEDEN LLAMAR A OTRA PERSONA PARA OBTENER SU DIRECCION O PARA REFORZAR UN DICTAMEN. PARA MAYOR INFORMACION ACERCA DE ACTIVIDADES DE COBRO DE DEUDAS, USTED PUEDE LLAMAR A LA COMMISSION FEDERAL 1-877-FTC-HELP O A LA PAGINA WWW.FTC.GOV

AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS."

COLORADO NOTICE: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. COLORADO MANAGER, INC. 80 GARDEN CENTER, SUITE 3 BROOMFIELD, CO 80020, PHONE NUMBER: (303) 920-4763.

MAINE NOTICE: TELEPHONE NUMBER AT LICENSED LOCATION IS (866) 302-4761, HOURS OF OPERATION AT LICENSED LOCATION ARE MONDAY-FRIDAY 8:00 A.M. TO 5:00 P.M.

MASSACHUSETTS NOTICE: MASSACHUSETTS - NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

AGENCY OFFICE LOCATION: 84 STATE STREET, BOSTON, MA 02109 OFFICE HOURS ARE MONDAY-FRIDAY 9:00 a.m.-5:00 p.m.

MINNESOTA NOTICE: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

NEVADA NOTICE RE: MEDICAL DEBT: IF THE CONSUMER PAYS OR AGREES TO PAY THE DEBT OR ANY PORTION OF THE DEBT, THE PAYMENT OR AGREEMENT TO PAY MAY BE CONSTRUED AS: (1) AN ACKNOWLEDGMENT OF THE DEBT BY THE CONSUMER; AND (2) A WAIVER BY THE CONSUMER OF ANY APPLICABLE STATUTE OF LIMITATIONS SET FORTH IN NRS 11.190 THAT OTHERWISE PRECLUDES THE COLLECTION OF THE DEBT; AND (3) IF THE CONSUMER DOES NOT UNDERSTAND OR HAS QUESTIONS CONCERNING HIS/HER LEGAL RIGHTS OR OBLIGATIONS RELATING TO THE DEBT, THE DEBTOR SHOULD SEEK LEGAL ADVICE.

NEVADA NOTICE: TELEPHONE PAYMENTS USING CHECK OR CREDIT CARD ARE ACCEPTED; HOWEVER, A PROCESSING FEE OF UP TO \$5.00 MAY BE CHARGED.

NEW MEXICO: WE ARE REQUIRED BY NEW MEXICO ATTORNEY GENERAL RULE TO NOTIFY YOU OF THE FOLLOWING INFORMATION. THIS INFORMATION IS NOT LEGAL ADVICE. THIS DEBT MAY BE TOO OLD FOR YOU TO BE SUED ON IT IN COURT. IF IT IS TOO OLD, YOU CAN'T BE REQUIRED TO PAY IT THROUGH A LAWSUIT. YOU CAN RENEW THE DEBT AND START THE TIME FOR THE FILING OF A LAWSUIT AGAINST YOU TO COLLECT THE DEBT IF YOU DO ANY OF THE FOLLOWING: MAKE ANY PAYMENT OF THE DEBT; SIGN A PAPER IN WHICH YOU ADMIT THAT YOU OWE THE DEBT OR IN WHICH YOU MAKE A NEW PROMISE TO PAY; SIGN A PAPER IN WHICH YOU GIVE UP ("WAIVE") YOUR RIGHT TO STOP THE DEBT COLLECTOR FROM SUING YOU IN COURT TO COLLECT THE DEBT.

NEW YORK NOTICE: THIS COLLECTION AGENCY IS LICENSED BY THE NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS, LICENSE NUMBERS 1455609 AND 1455610; CONTACT KELLY WILSON AT BAY AREA CREDIT SERVICE, LLC. THIS COLLECTION AGENCY IS ALSO LICENSED BY THE CITY OF BUFFALO, LICENSE NUMBER CAG11-545395.

NORTH CAROLINA NOTICE: THIS COLLECTION AGENCY IS LICENSED IN NORTH CAROLINA, PURSUANT TO PERMIT NUMBERS 104890 AND 104909. THESE PERMIT NUMBERS CAN BE LOCATED ON THE NCDOJ WEBSITE BY SEARCHING UNDER ITS TRUE NAME, HOVG, LLC. HOVG, LLC IS DOING BUSINESS IN NORTH CAROLINA UNDER ITS DBA NAME, BAY AREA CREDIT SERVICE, LLC.

TENNESSEE NOTICE: NOTE: THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD, STATE DEPARTMENT OF COMMERCE AND INSURANCE, 500 JAMES ROBERTSON PARKWAY, NASHVILLE, TENNESSEE 37243.

UTAH NOTICE: AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

WASHINGTON NOTICE: INTEREST SHALL BE ADDED TO THE AMOUNT OF THE ASSIGNED DEBT AT THE RATE OF TWELVE PERCENT (12%) PER ANNUM FROM THE DATE OF SERVICE.

P.O. BOX 5914
TROY MI 48007-5914
RETURN SERVICE REQUESTED

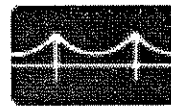


↑ PLEASE DO NOT SEND PAYMENTS OR
CORRESPONDENCE TO THE ABOVE ADDRESS ↑



P2W9CN00412245 124443

REGINA BOSTON
1220 BALLINA WAY
CHARLOTTE NC 28214-7157



BAY AREA CREDIT SERVICE

1000 Abernathy Road NE, Suite 195, Atlanta, GA 30328

(866) 882-7666

OFFICE HOURS: Mon. - Fri. 5:00 a.m. - 9:00 p.m. PST
Saturday 5:00 a.m. - 2:00 p.m. PST

Creditor: AT&T - LEGACY B

Account #: 92621222

Client Account #: 7043997825466

Past Due Balance: \$ 64.69

Contractual Collection Charges: \$ 0.00

Interest: \$ 0.00

TOTAL DUE: \$ 64.69



AUGUST 13, 2013

PAST DUE ACCOUNT

We have sent you a notice asking you for payment on the debt listed above and we have not heard from you. Please contact us regarding this debt. Our representatives will assist you in resolving this matter.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Sincerely,
BAY AREA CREDIT SERVICE

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.

PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER RIGHTS

BPCR.2.I

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR REMITTANCE.

PAYMENT REMITTANCE

You may call Bay Area Credit Service at (866) 882-7666 to make payment by check, credit or debit card or mail your payment to BAY AREA CREDIT SERVICE, P.O. BOX 468449, ATLANTA GA 31146.

If you wish to make a payment on the web go to: www.bayareacredit.com/pay

NAME: REGINA BOSTON

Creditor: AT&T - LEGACY B

Account #: 92621222

Client Account #: 7043997825466

Total Due: \$ 64.69

PLEASE SEND ALL PAYMENTS AND
CORRESPONDENCE TO THE ADDRESS BELOW:



BAY AREA CREDIT SERVICE
P.O. BOX 468449
ATLANTA GA 31146

8414914

PAYING BY VISA OR MASTERCARD, FILL OUT BELOW	
	<input type="checkbox"/>
	<input type="checkbox"/>
Credit Card # :	
Name :	
Signature :	
AMOUNT	EXP

AMOUNT ENCLOSED \$

NORTH CAROLINA NOTICE: THIS COLLECTION AGENCY IS LICENSED IN NORTH CAROLINA, PURSUANT TO PERMIT NUMBERS 104890 AND 104909. THESE PERMIT NUMBERS CAN BE LOCATED ON THE NCDOJ WEBSITE BY SEARCHING UNDER ITS TRUE NAME, HOVG, LLC. HOVG, LLC IS DOING BUSINESS IN NORTH CAROLINA UNDER ITS DBA NAME, BAY AREA CREDIT SERVICE.

Fax (770)

Eric Watson

919-807-6833 - Complaint Analyst

ADDRESS OR NAME CORRECTION

WORK PHONE NO. _____ HOME PHONE NO. _____

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

COMMENTS _____